

in 26-6318d (Home Loan)
ed Jun 1974
Optional Section
810, Title 38, U.S.C.
Acceptable to Federal
National Mortgage
Association

BOOK 53 PAGE 860

MARYLAND

DEED OF TRUST NOTE

Frederick County, Maryland.

\$ 115,700.00

November 17, 1980.

FOR VALUE RECEIVED, the undersigned promise(s) to pay to COLONIAL MORTGAGE SERVICE COMPANY

or order, the principal sum of One Hundred Fifteen Thousand Seven Hundred and 00/100 Dollars (\$115,700.00) with interest from date at the rate of Thirteen per centum (13.0%) per annum on the unpaid balance until paid, said principal and interest being payable at the office of Colonial Mortgage Service Company, whose post-office address is 7320 Old York Road

, in Philadelphia, PA 19126,

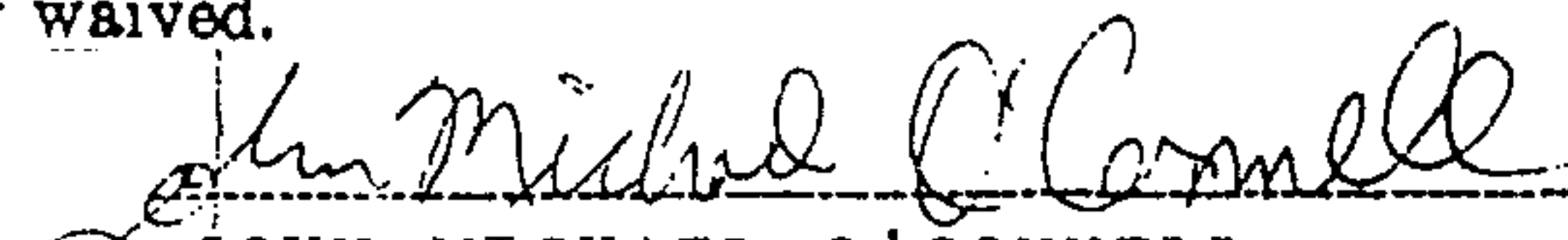
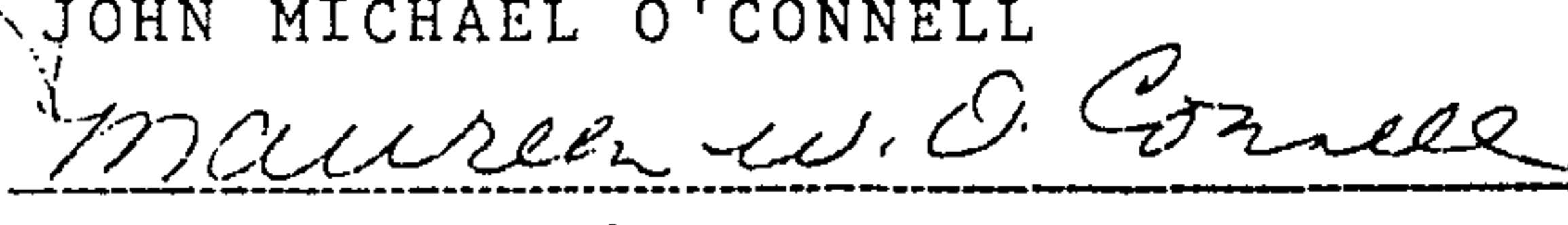
or at such other place as the holder hereof may designate in writing delivered or mailed to the debtor, in monthly installments of One Thousand Two Hundred Eighty Dollars (\$1,280.80), commencing on the first day of January, 1981, and continuing on the first day of each month thereafter until this note is fully paid, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on the first day of December, 2010.

Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of one installment, or one hundred dollars (\$100.00), whichever is less. Prepayment in full shall be credited on the date received. Partial prepayment, other than on an installment due date, need not be credited until the next following installment due date or thirty days after such prepayment, whichever is earlier.

If any deficiency in the payment of any installment under this note is not made good prior to the due date of the next such installment, the entire principal sum and accrued interest shall at once become due and payable without notice at the option of the holder of this note. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

This note is secured by Deed of Trust of even date executed by the undersigned on certain property described therein and represents money actually used for the acquisition of said property or the improvements thereon.

Presentment, protest and notice are hereby waived.

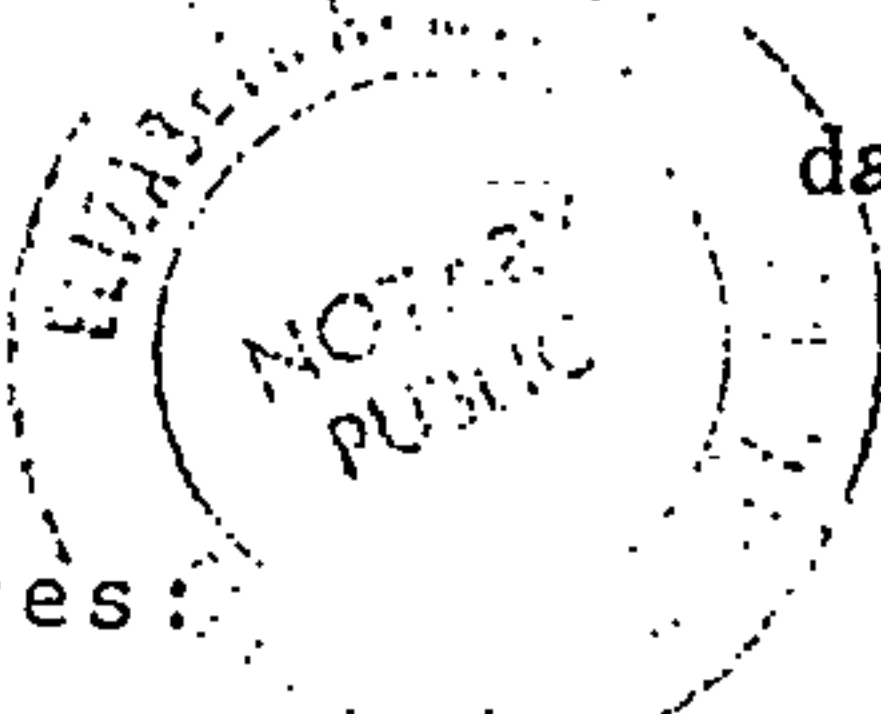

JOHN MICHAEL O'CONNELL

MAUREEN W. O'CONNELL

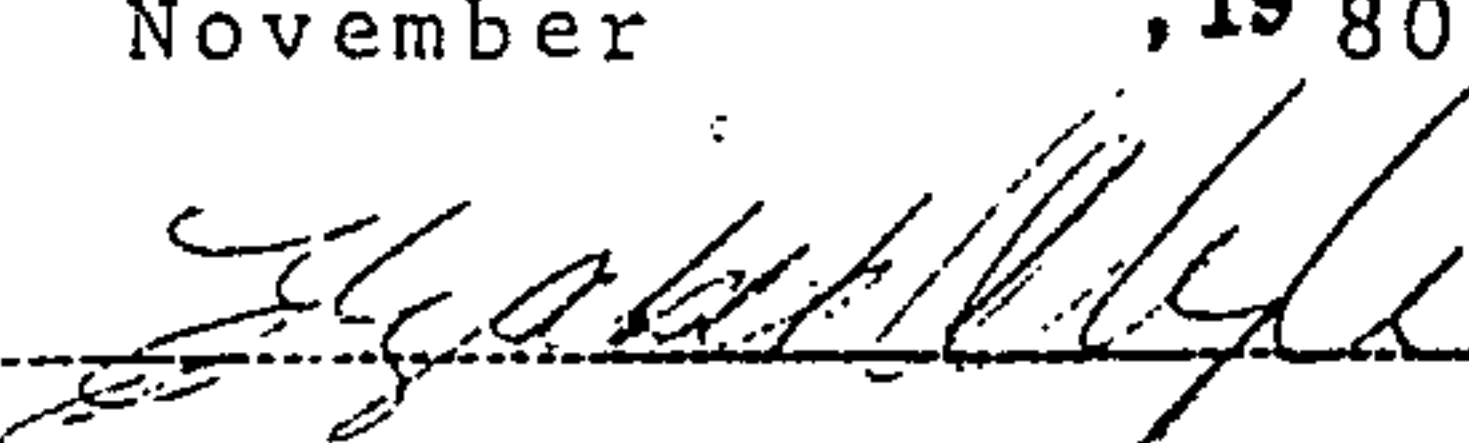
THIS IS TO CERTIFY that this is the note described in, and secured by, a Deed of Trust of even date herewith and in the same principal amounts as herein stated to Harry E. Chesman and/or James A. Taylor, Trustee(s) on real estate located in Frederick County, State of Maryland, and known as: 102 Summit Avenue

Dated this 17th day of November, 1980.

My Commission Expires:

July 1, 1982




ELIZABETH A. MYLES

Notary Public